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REFER TO FILE NO.
9676

July 25, 2014

Via Email Only mbk@njb.uscourts.gov
Honorable Michael B. Kaplan, USBJ
U.S. Bankruptcy Court
402 East State Street
Trenton, NJ 08625

**Re: In the Matter of Gerald and Diane Menna, Debtors
Chapter 7 Bankruptcy Case No. 14-17041-MBK
Hearing on Reaffirmation Agreement with Ally Financial
7/28/2014 @ 2:00 P.M.**

Dear Judge Kaplan:

Please be advised that I am the attorney for Debtors, with regard to the above captioned matter.

I assisted the Debtors in completing the Reaffirmation Agreement, which did indicate that there was insufficient income to pay the secured Creditor; however, the same is a secured debt for a 2012 Cadillac SRX Wagon, with monthly lease payments of \$439.89 until October 24, 2015.

Said vehicle is needed by Debtor, Diane Menna, for transportation to and from her work, as well as to attend to family needs. She has brought the payments current, and seeks to continue the lease for the purposes aforesaid. As noted in the Reaffirmation Agreement, Mr. Menna is a carpenter/contractor, and has greater income during the months of better weather, and in discussing this matter with the Debtors; they feel that they can make the monthly payment due to the seasonal increase in income and discharge of their other debts.

In view of the foregoing, the Debtors respectfully request that the Reaffirmation Agreement be approved by the Court.

Respectfully yours,


MARK A. STEINBERG

MAS:pb

cc: Mr. and Mrs. Gerald Menna

Barry Frost, Trustee trustee@teichgroh.com

Ally Financial ATT: C Bernloehner ACCT #: xxxxxxxx9751, Via Fax @ 651-387-2005